



megaflex

2012 Annual Benefits Enrollment Quick Start Summary

Welcome to annual benefits enrollment for your County of Los Angeles *MegaFlex* benefits program. This year annual benefits enrollment is October 1 through October 31, with your benefits elections taking effect January 1, 2012.

What's Changing for 2012

In 2012, you'll continue to have access to the same *MegaFlex* benefits plans you have today.

Take advantage of this annual benefits enrollment period to review your priorities and see how they line up with your current selections. Make sure your benefits continue to be the right choices for you and your family when the new plan year begins on January 1, 2012.

Premium Rates

County employees will see a decrease in the monthly premium rates for medical plan options.

You can find out what your premium rates and monthly benefit allowance will be for the new plan year by reviewing the Personalized Enrollment Worksheet you received in your enrollment packet.

Health Care Reform

For 2012, there will not be any benefits changes due to health care reform. However, under current law, there will be a change to the contribution limits for health care spending accounts in 2013. For 2012, you may contribute a maximum of \$400 a month (\$4,800 a year) to a health care spending account. In 2013, this amount is scheduled to be reduced to \$200 a month (\$2,400 a year).

Keep this change in mind if you're considering any major health care expenses (such as braces for your children or laser eye surgery) in the next few years. If you enroll in a health care spending account in 2012 and incur those expenses within that year, you can take advantage of the higher contribution limits. Remember that any contributions made for 2012 that aren't used to pay expenses incurred in 2012 cannot be carried over into the next year and will be forfeited.

If you want to:

You need to:

Select, change or cancel medical, dental, life, Accidental Death & Dismemberment (AD&D) or Long-term Disability (LTD) Health Insurance

Review your medical, dental, life and disability insurance needs and make an election. Eligibility to enroll in LTD Health Insurance happens every other year. Is this your year? Check your Personalized Enrollment Worksheet to find out.

Waive medical coverage

Review "Waiving Medical Coverage" on page 8 of your *MegaFlex* Summary Plan Description to learn if you qualify.

Add a family member to your *MegaFlex* benefits

Enroll each new family member online or via phone. Then, provide proof of dependent status and Social Security number within 10 calendar days from the date you enroll.

Documentation can include a birth certificate for a child or a marriage certificate for a spouse. Social Security numbers are now required for all family members when adding a dependent or changing medical plans.

Have elective annual leave days in 2012

Buy elective annual leave days during the annual benefits enrollment period. See page 5 of the Enrollment Highlights Guide for more details.

Participate in a Health Care or Dependent Care Spending Account

Make a new election. Your spending accounts do not "roll over" from year to year.

If you are eligible to participate in a Dependent Care Spending Account and you enroll, the County will contribute up to \$375 per month to your account, based on your annual income. See page 6 of the *MegaFlex* 2012 Enrollment Highlights Guide for more details.

Enroll or change your coverage level in the Survivor Income Benefit Plan

Decide if you should make a change this year before the County introduces new rules and coverage levels in 2013. See page 5 of the Enrollment Highlights Guide for more details.



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easy as 1...2...3 (and 4)

1. Review your enrollment materials and decide if you want to enroll or make changes

The materials in your enrollment packet include the information you need to enroll or make changes. You can find additional plan details and helpful online benefits tools, such as benefits and enrollment tutorials and Spending Account calculators at **mylacountybenefits.com**. Once annual benefits enrollment is over, this information is still available online 24 hours a day, all year long.

If you choose not to enroll or make any changes this year, your current benefits choices will continue with

the applicable 2012 premiums. However, you must take action if you want to buy elective annual leave days or participate in a Health Care or Dependent Care Spending Account. These benefits require enrollment each year.

After October 31, 2011, you will not be able to change your benefits or add dependents or eligible adult children until the next annual benefits enrollment. The only exception to this rule is for a qualified change in status, such as a change in your family or work situation that affects your coverage needs.

2. Gather the information you'll need

✓ Grab your Personalized Enrollment Worksheet where you'll find the employee number and PIN you'll need to enroll.

✓ Make sure you have the Social Security numbers for your family members if you're adding dependents, changing medical plans, or, if you recently added a newborn.

3. Enroll or make changes

Online at **mylacountybenefits.com**

This is the fastest and easiest way to enroll or make changes during annual benefits enrollment. Using this site, you can access all of the information you receive in your enrollment packet and quickly make your benefits elections.

- Access **mylacountybenefits.com** from any Internet-connected computer starting on October 1 through October 31, 2011.
- Log in using your employee number and PIN found on your Personalized Enrollment Worksheet.
- Follow the online instructions to complete your enrollment.
- Click "Confirm" and print your 2012 *MegaFlex* benefits confirmation statement before logging off.

By phone

If you prefer to enroll by phone, you may still want to review the tools and resources available on **mylacountybenefits.com**.

- Call **888-822-0487** starting on October 1 through October 31, 2011 and follow the recorded instructions.
- Don't hang up until you hear "Your benefits elections have been confirmed and recorded" and you have received your confirmation number.
- You will receive a confirmation statement in the mail within seven days. If you don't receive your confirmation statement, call the Benefits Hotline at **213-388-9982**.

Benefits Hotline representatives are available from 8 a.m. to 4 p.m., Monday through Friday. Benefits Hotline hours are extended during annual benefits enrollment from 8 a.m. to 5 p.m. and include Saturday, October 29 from 9 a.m. to 5 p.m.

4. Review and follow up

When you have your confirmation statement, review it carefully to ensure that all the information is correct. You should file this statement, along with other important benefits information, so you have it for future reference. If you add dependents, be sure to provide Social Security numbers and all required documentation to the County within 10 days. "Pending" dependents will not be covered. When you add an eligible adult child under 26, you must attest that your adult child is not eligible for other employer-sponsored coverage (except under a parent's plan), such as a plan from their own job or their spouse's job. If you have any questions, call the Benefits Hotline at **213-388-9982**.